



Order Filed on July 23, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
(Enter your name, address and telephone number)

Jacqueline R. Rocci, Esquire (2911)
340 Main Street
Metuchen, New Jersey 08840
Telephone: 732-321-1049

In Re:

Jerry Michael DeMaio and
Fayella DeMaio, Debtors

Case No.: 19-23018

Chapter: 13

Hearing Date: July 22, 2010

Judge: Kaplan

Order Authorizing Loss Mitigation

The relief set forth in the following page is hereby ordered.

DATED: July 23, 2020

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

THIS MATTER having been presented to the Court by Counsel for Debtors, by way of Motion and having reviewed the pleadings and documents provided by counsel, objection and the position of any parties in interest, if any, and for good cause it is hereby

ORDERED the Motion to engage in Loss Mitigation is GRANTED concerning the following:

Property: 476 Washington Road, Sayreville, New Jersey

Creditor: HomeBridge Financial Services

And IT IS HEREBY ORDERED that:

The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP).

The Loss Mitigation process shall terminate on _____ (90 days from the date of the entry of this order, unless extended as set forth in Section IX.B. of the LMP.

The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount set forth in the *Notice and Request for Loss Mitigation*. See Sections V.A.1.a and VII.B. of the LMP.

If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.C of the LMP and to obtain relief from the stay.

Within 14 days of termination of the loss mitigation period, the debtor must file with the court and serve all interested parties, the Local Form, *Loss Mitigation Final Report* as set forth in Section VII.C. of the LMP.

Extension of the LMP may be requested as specified in Section IX.B of the LMP.

It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period and it is further ORDERED that:

Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.

Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.

Within 10 business days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.

In re:
Jerry Michael DeMaio
Fayella DeMaio
Debtors

Case No. 19-23018-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db/jdb +Jerry Michael DeMaio, Fayella DeMaio, 476 Washington Road, Sayreville, NJ 08872-1953

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jacqueline Rita Rocci on behalf of Joint Debtor Fayella DeMaio jacqueline@rocciesquire.com
Jacqueline Rita Rocci on behalf of Debtor Jerry Michael DeMaio jacqueline@rocciesquire.com
John R. Morton, Jr. on behalf of Creditor Infiniti Financial Services, a division of Nissan
Motor Acceptance Corporation, servicer for Nissan-Infiniti Lt ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
rsolarz@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8